

<i>SERFF Tracking Number:</i>	<i>AMGN-127766855</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50187</i>
<i>Company Tracking Number:</i>	<i>11201</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>11201, 11204, 11611</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: American General Life Insurance Company

Product Name: 11201, 11204, 11611

SERFF Tr Num: AMGN-127766855 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 50187

Sub-TOI: A02I.002 Flexible Premium

Co Tr Num: 11201

State Status: Approved-Closed

Filing Type: Form

Author: Luis Cardozo

Reviewer(s): Linda Bird

Date Submitted: 11/03/2011

Disposition Date: 11/08/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/08/2011

State Status Changed: 11/08/2011

Deemer Date:

Created By: Luis Cardozo

Submitted By: Luis Cardozo

Corresponding Filing Tracking Number: 11201

Filing Description:

RE: 11201– Annual Point-To-Point Indexed Interest Account Rider

11204 – Monthly Average Indexed Interest Account Rider

11611 – Annual Point-To-Point Multiple Indexed Interest Account Rider

These riders are being submitted for your consideration and approval. They are new and when approved will not replace any riders previously approved by your Department.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

SERFF Tracking Number:	AMGN-127766855	State:	Arkansas
Filing Company:	American General Life Insurance Company	State Tracking Number:	50187
Company Tracking Number:	11201		
TOI:	A021 Individual Annuities- Deferred Non-Variable	Sub-TOI:	A021.002 Flexible Premium
Product Name:	11201, 11204, 11611		
Project Name/Number:	/		

Form 11201 is an Annual Point-to-Point Indexed Interest Account Rider. Indexed interest is calculated based on the annual changes in the S&P 500. Indexed interest is not guaranteed, will vary from year to year and will depend on the Participation Rate, Index Cap, Asset Fee and changes in the S&P 500, and may be zero. The Participation Rate, Index Cap and Asset Fee are all declared at issue and shown on the Schedule Page. There may be instances where a Participation Rate, Index Cap and/or Asset Fee will not be declared. If this is the case whichever item(s) is not declared will never apply to that issued contract. If declared at issue, the Participation Rate, Index Cap and/or Asset Fee may be changed on each contract anniversary thereafter. There is no premium associated with this rider.

Form 11204 is a Monthly Average Indexed Interest Account Rider. Indexed interest is calculated based on the monthly changes in the S&P 500. Indexed interest is not guaranteed, will vary from year to year and will depend on the Participation Rate, Index Cap, Index Spread and changes in the S&P 500, and may be zero. There may be instances where a Participation Rate, Index Cap and/or Index Spread will not be declared. If this is the case whichever item(s) is not declared will never apply to that issued contract. If declared at issue, the Participation Rate, Index Cap and/or Index Spread may be changed on each contract anniversary thereafter. There is no premium associated with this rider.

Form 11611 is an Annual Point-To-Point Multiple Index Interest Account Rider. Interest is calculated based on the annual changes in 3 indices: the S&P 500, the EURO STOXX 50 Index, and the Nikkei Stock Average. Index interest is not guaranteed and does not include any dividends paid to the owners of any stocks. Index interest will vary from year to year and will depend upon the Index Cap and changes in the three indices, and may be zero. The initial Index Cap will be declared at issue and will appear on the Schedule Page. It is guaranteed for one contract year and may be changed on each contract anniversary thereafter.

These riders are written so that they can be attached to non-variable index interest deferred annuity contracts approved by your Department.

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the provisions, and type font, size and color.

Company and Contact

Filing Contact Information

Luis Cardozo,	luis.cardozo@aglife.com
2929 Allen Parkway	713-831-2465 [Phone]
Mail Stop A38-40	713-342-7550 [FAX]
Houston, TX 77019	

Filing Company Information

<i>SERFF Tracking Number:</i>	<i>AMGN-127766855</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50187</i>
<i>Company Tracking Number:</i>	<i>11201</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
	<i>Variable</i>		
<i>Product Name:</i>	<i>11201, 11204, 11611</i>		
<i>Project Name/Number:</i>	<i>/</i>		
American General Life Insurance Company	CoCode: 60488	State of Domicile: Texas	
2727-A Allen Parkway	Group Code: 12	Company Type:	
Houston, TX 77019	Group Name: AIG	State ID Number:	
(713) 831-3508 ext. [Phone]	FEIN Number: 25-0598210		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$100.00	11/03/2011	53445566
American General Life Insurance Company	\$50.00	11/04/2011	53486385

SERFF Tracking Number: AMGN-127766855 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 50187
 Company Tracking Number: 11201
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: 11201, 11204, 11611
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/08/2011	11/08/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/04/2011	11/04/2011	Luis Cardozo	11/04/2011	11/04/2011

<i>SERFF Tracking Number:</i>	<i>AMGN-127766855</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50187</i>
<i>Company Tracking Number:</i>	<i>11201</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>11201, 11204, 11611</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 11/08/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-127766855 State: Arkansas

Filing Company: American General Life Insurance Company State Tracking Number: 50187

Company Tracking Number: 11201

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable

Product Name: 11201, 11204, 11611

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Annual Point-To-Point Indexed Interest		Yes
	Account Rider		
Form	Monthly Average Indexed Interest		Yes
	Account Rider		
Form	Annual Point-To-Point Multiple Indexed		Yes
	Interest Account Rider		

SERFF Tracking Number: AMGN-127766855 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 50187
Company Tracking Number: 11201
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: 11201, 11204, 11611
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/04/2011
Submitted Date 11/04/2011
Respond By Date 12/05/2011
Dear Luis Cardozo,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Linda Bird

SERFF Tracking Number:	AMGN-127766855	State:	Arkansas
Filing Company:	American General Life Insurance Company	State Tracking Number:	50187
Company Tracking Number:	11201		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.002 Flexible Premium
Product Name:	11201, 11204, 11611		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/04/2011
Submitted Date	11/04/2011

Dear Linda Bird,

Comments:

Response 1

Comments: The fees have been submitted.

Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Luis Cardozo

SERFF Tracking Number: AMGN-127766855 State: Arkansas

Filing Company: American General Life Insurance Company State Tracking Number: 50187

Company Tracking Number: 11201

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable

Product Name: 11201, 11204, 11611

Project Name/Number: /

Form Schedule

Lead Form Number: 11201

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	11201	Policy/Cont Annual Point-To-ract/Fratern Point Indexed al Interest Account Certificate: Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	11201_ANNUAL_PNT_TO_PNT_INDEXED_INTEREST_ACCOUNT_RIDER.pdf
	11204	Policy/Cont Monthly Average ract/Fratern Indexed Interest al Account Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	11204_MONTHLY_AVERAGE_INDEXED_INTEREST_ACCOUNT_RIDER.pdf
	11611	Policy/Cont Annual Point-To-ract/Fratern Point Multiple al Indexed Interest Certificate: Account Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	11611_ANNUAL_PNT_TO_PNT_MIA_RIDER.pdf

AMERICAN GENERAL LIFE INSURANCE COMPANY

ANNUAL POINT-TO-POINT INDEXED INTEREST ACCOUNT RIDER

This rider has been added to and made a part of the contract to which it is attached.

Annual Point-to-Point Account (Annual Account). The Annual Account is an Indexed Interest Account to which You may choose to allocate all or a portion of Your premium. Any transfers of value will be made after interest, if any, is added on the Contract Anniversary. Interest is calculated based on the annual changes in the S&P 500®. Indexed interest, which is not guaranteed, will vary from year to year and will depend upon the Index Caps, Asset Fees, Participation Rates and changes in the S&P 500, and may be zero. Indexed interest, if any, will be credited at the end of each contract year on the Contract Anniversary. No interest will be added for any portion of a contract year that includes the date of death of the Owner or for the amount of any withdrawal that is made between Contract Anniversaries. Interest credited on the Annual Account will be added to the Annual Account.

S&P 500. References in this rider to the S&P 500 mean the S&P 500® index, without dividends. It is an index of the stock of 500 publicly traded companies. The S&P 500 value at the end of each contract year will be shown in Your annual report. The S&P 500 value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Changing the S&P 500. If there is a substantial change in the S&P 500, We will adjust the new index to be consistent with the Initial S&P 500. If the S&P 500 is no longer published, or if We determine the S&P 500 cannot or should not be used, We will adopt an index that is similar.

Participation Rate. The Participation Rate, if any, is the percentage of the annual increase in the S&P 500 value that will be used to calculate Indexed Interest. The Initial Participation Rate is shown on the Schedule Page and is guaranteed for one contract year. We will also declare, from time to time, Participation Rates that will apply to the renewal of the Annual Account. Renewal Participation Rates for such account will be guaranteed for one contract year and will not be less than [10%].

Index Cap. The Index Cap, if any, limits the amount of interest that may be credited to the Annual Account. The Initial Index Cap is shown on the Schedule Page, and is guaranteed for one contract year. We will also declare, from time to time, Index Caps that will apply to the renewal of the Annual Account. Renewal Index Caps for such account will be guaranteed for one contract year and will not be less than [2%].

Asset Fee. The Asset Fee, if any, is a fee that will limit the rate of interest that may be credited to the Annual Account. The Initial Asset Fee is shown on the Schedule Page, and is guaranteed for one contract year. We will also declare, from time to time, Asset Fees that will apply to the renewal of the Annual Account. Renewal Asset Fees for such account will be guaranteed for one contract year and will not be more than [15%].

Calculation of Indexed Interest. At the end of each contract year, We will calculate the interest rate used for crediting interest to the Annual Account by comparing the S&P 500 value at the end of a contract year to the S&P 500 value at the beginning of the same contract year to determine the percentage change in the index over that one year period. That percentage change will then be adjusted for the Participation Rate, Asset Fee and Index Cap to determine the annual interest rate used to calculate indexed interest credited to the Annual Account for that contract year. Annual changes can be positive or negative, but the annual interest rate used to determine indexed interest cannot be less than zero.

The indexed interest rate calculation will be performed as follows:

- (a) Equals the ending S&P 500 value minus the beginning S&P 500 value
- (b) Equals (a) divided by the beginning S&P 500 value
- (c) Equals (b) multiplied by the Participation Rate
- (d) Equals (c) less the Asset Fee
- (e) Equals the lesser of (d) or the Index Cap
- (f) Equals the greater of (e) or zero percent

To calculate the amount of interest to be credited to the Annual Account, We will multiply the amount in the Annual Account as of the end of each contract year by the interest rate calculated for that period. The interest rate will never be less than zero.

Example 1. Assume that \$10,000 is allocated to the Annual Account, and there have been no partial withdrawals.

In this example, assume the following:

- The ending S&P 500 value is 1,100
 - The beginning S&P 500 value is 1,000
 - The Participation Rate is 90.00%
 - The Asset Fee is 1.00%
 - The Index Cap is 7.00%
- (a) $1,100 - 1,000 = 100$
 - (b) $100/1,000 = 10.00\%$
 - (c) $10.00\% \times 90.00\% = 9.00\%$
 - (d) $9.00\% - 1.00\% = 8.00\%$
 - (e) Lesser of 8.00% or the Index Cap of 7.00% = 7.00%
 - (f) Greater of 7.00% or 0.00% = 7.00%

Interest Credited to Annual Account: $\$10,000 \times 7.00\% = \700.00

Example 2. Assume that \$10,000 is allocated to the Annual Account, and there have been no partial withdrawals.

In this example, assume the following:

- The ending S&P 500 value is 1,050
- The beginning S&P 500 value is 1,000
- The Participation Rate is 90.00%
- The Asset Fee is 1.00%
- The Index Cap is 7.00%

(a) $1,050 - 1,000 = 50$

(b) $50/1,000 = 5.00\%$

(c) $5.00\% \times 90.00\% = 4.50\%$

(d) $4.50\% - 1.00\% = 3.50\%$

(e) Lesser of 3.50% or the Index Cap of 7.00% = 3.50%

(f) Greater of 3.50% or 0.00% = 3.50%

Interest Credited to Annual Account: $\$10,000 \times 3.50\% = \350.00

Special Rules for Transfers of Account Values. There are no special rules for transferring Account Values applicable to this rider. Refer to the Transfers of Account Values provision in the contract for transfer rules.

Contract Provisions Applicable. This rider is subject to the provisions of the contract to which it is attached except as provided in this rider.

The effective date of this rider is the Date of Issue of the contract.



President

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AMERICAN GENERAL LIFE INSURANCE COMPANY

MONTHLY AVERAGE INDEXED INTEREST ACCOUNT RIDER

This rider has been added to and made a part of the contract to which it is attached.

Monthly Average Account. The Monthly Average Account is an Indexed Interest Account to which You may choose to allocate all or a portion of Your premium. Interest is calculated based on the monthly changes in the S&P 500® index. Indexed interest, which is not guaranteed, will vary from year to year and will depend upon the Participation Rates, Index Caps, Index Spreads and changes in the S&P 500, and may be zero. Indexed interest, if any, will be credited at the end of each contract year on the Contract Anniversary. No interest will be added for any portion of a contract year that includes the date of death of the Owner or for the amount of any withdrawal that is made between Contract Anniversaries. Interest credited on the Monthly Average Account will be added to the Monthly Average Account.

S&P 500. References in this rider to the S&P 500 mean the S&P 500® index, without dividends. It is an index of the stock of 500 publicly traded companies. The S&P 500 values used to calculate interest will be shown in Your annual report. The S&P 500 value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Changing the S&P 500. If there is a substantial change in the S&P 500, We will adjust the new index to be consistent with the Initial S&P 500. If the S&P 500 is no longer published, or if We determine the S&P 500 cannot or should not be used, We will adopt an index that is similar.

Participation Rate. The Participation Rate, if any, will limit the amount of interest that may be credited to the Monthly Average Account. The Initial Participation Rate is shown on the Schedule Page and is guaranteed for one contract year. We will also declare, from time to time, Participation Rates that will apply to the renewal of the Monthly Average Account. Renewal Participation Rates for such account will be guaranteed for one contract year and will not be less than [10%.]

Index Cap. The Index Cap, if any, will limit the amount of interest that may be credited to the Monthly Average Account. The Initial Index Cap is shown on the Schedule Page and is guaranteed for one contract year. We will also declare, from time to time, Index Caps that will apply to the renewal of the Monthly Average Account. Renewal Index Caps for such account will be guaranteed for one contract year and will not be less than [2%.]

Index Spread. The Index Spread, if any, will limit the rate of interest that may be credited to the Monthly Average Account. The Initial Index Spread is shown on the Schedule Page and is guaranteed for one contract year. We will also declare, from time to time, Index Spreads that will apply to the renewal of the Monthly Average Account. Renewal Index Spreads for such account will be guaranteed for one contract year and will not be more than [15%.]

Calculation of Indexed Interest. At the end of each contract year, We will calculate the interest rate used for crediting interest to the Monthly Average Account. First We will determine an average index value by using the S&P 500 value on the same date as the contract was issued for each month during the contract year (this includes the date coinciding with the end of the 1-year period). These values will be added together and divided by 12 to determine the average index value. We will then compare the average index value for that year to the S&P 500 value at the beginning of the same year to determine the percentage change over that 1-year period. The percentage change for that 1-year period will then be adjusted for the Participation Rate, Index Cap and Index Spread to determine the annual interest rate used to calculate indexed interest credited to the Monthly Average Account for that contract year. Changes can be positive or negative, but the annual interest rate used to determine indexed interest cannot be less than zero.

The indexed interest rate calculation will be performed as follows:

- (a) Equals the average index value minus the beginning S&P 500 value
- (b) Equals (a) divided by the beginning S&P 500 value
- (c) Equals (b) multiplied by the Participation Rate
- (d) Equals (c) less the Index Spread
- (e) Equals the lesser of (d) or the Index Cap
- (f) Equals the greater of (e) or zero percent

To calculate the amount of interest to be credited to the Monthly Average Account, We will multiply the amount in the Monthly Average Account as of the end of that contract year by the interest rate calculated for that period. The interest rate will never be less than zero.

Example 1. Assume that \$10,000 is allocated to the Monthly Average Account, and there have been no partial withdrawals.

In this example, assume the following:

- The S&P 500 values are as follows:

The beginning S&P 500 value 1,000
Twelve month values:

Month 1	1,020
Month 2	1,005
Month 3	1,075
Month 4	1,110
Month 5	1,090
Month 6	1,125
Month 7	1,155
Month 8	1,135
Month 9	1,155
Month 10	1,130
Month 11	1,110
Month 12 (end of the 1-year period)	<u>1,090</u>
Sum of values	13,200

- The average index value is 1,100 or $(13,200/12)$
- The Participation Rate is 90.00%
- The Index Spread is 1.00%
- The Index Cap is 10.00%
 - (a) $1,100 - 1,000 = 100$
 - (b) $100/1,000 = 10.00\%$
 - (c) $10.00\% \times 90.00\% = 9.00\%$
 - (d) $9.00\% - 1.00\% = 8.00\%$
 - (e) Lesser of 8.00% or the Index Cap of 10.00% = 8.00%
 - (f) Greater of 8.00% or 0.00% = 8.00%

Interest Credited to Monthly Average Account: $\$10,000 \times 8.00\% = \800.00

Example 2. Assume that \$10,000 is allocated to the Monthly Average Account, and there have been no partial withdrawals.

In this example, assume the following:

- The S&P 500 values are as follows:

The beginning S&P 500 value 1,000

Twelve month values:

Month 1	1,015
Month 2	1,000
Month 3	975
Month 4	1,000
Month 5	1,025
Month 6	1,050
Month 7	1,060
Month 8	1,065
Month 9	1,055
Month 10	1,050
Month 11	1,040
Month 12 (end of the 1-year period)	<u>1,025</u>
Sum of values	12,360

- The average index value is 1,030 or $(12,360/12)$
- The Participation Rate is 100.00%
- The Index Spread is 1.00%
- The Index Cap is 10.00%
 - (a) $1,030 - 1,000 = 30$
 - (b) $30/1,000 = 3.00\%$
 - (c) $3.00\% \times 100.00\% = 3.00\%$
 - (d) $3.00\% - 1.00\% = 2.00\%$
 - (e) Lesser of 2.00% or the Index Cap of 10.00% = 2.00%
 - (f) Greater of 2.00% or 0.00% = 2.00%

Interest Credited to Monthly Average Account: $\$10,000 \times 2.00\% = \200.00

Special Rules for Transfers of Account Values. There are no special rules for transferring Account Values applicable to this rider. Refer to the Transfers of Account Values provision in the contract for transfer rules.

Contract Provisions Applicable. This rider is subject to the provisions of the contract to which it is attached except as provided in this rider.

The effective date of this rider is the Date of Issue of the contract.



President

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AMERICAN GENERAL LIFE INSURANCE COMPANY

ANNUAL POINT-TO-POINT MULTIPLE INDEX INTEREST ACCOUNT RIDER

This rider has been added to and made a part of the contract to which it is attached.

Annual Point-to-Point Multiple Index Interest Account (Multiple Index Account). The Multiple Index Account is an Index Interest Account. Interest is calculated based on the annual changes in 3 indices: the S&P 500® index, the EURO STOXX 50® Index, and the Nikkei Stock Averagesm. Index interest does not include any dividends paid to the owners of any stocks. Index interest, which is not guaranteed, will vary from year to year and will depend upon the Index Cap and changes in the three indices, and may be zero. Index interest, if any, will be credited at the end of each contract year on the Contract Anniversary. Any transfers of value will be made after interest, if any, is added on the Contract Anniversary. No interest will be added for any portion of a contract year that includes the date of death of the Owner or for the amount of any withdrawal that is made between Contract Anniversaries. Interest credited on the Multiple Index Account will be added to the Multiple Index Account.

S&P 500. References in this rider to the S&P 500 mean the S&P 500® index, without dividends. It is an index of the stock of 500 publicly traded companies. The S&P 500 value on the Date of Issue is shown on the Schedule Page. The S&P 500 value at the end of each contract year will be shown in Your annual report. The S&P 500 value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

EURO STOXX 50® Index. The EURO STOXX 50® Index is an index of blue-chip stocks which are represented by 50 stocks covering the largest Sector leaders in the Dow Jones EURO STOXX 50 Index. The EURO STOXX 50 Index value on the Date of Issue is shown on the Schedule Page. The EURO STOXX 50 Index value at the end of each contract year will be shown in Your annual report. The EURO STOXX 50 Index value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Nikkei Stock Averagesm. The Nikkei 225sm is a price-weighted index of the 225 major issues selected to represent listed stocks of the first section of the Tokyo Stock Exchange. The Nikkei 225 value on the Date of Issue is shown on the Schedule Page. The Nikkei 225 value at the end of each contract year will be shown in Your annual report. The Nikkei 225 value on any specific date is its closing value on that date. If no index value is published on that specific date, the index value used will be the index value that was published on the last business day prior to that date.

Changing or Discontinuing an Index. If one of the indices is no longer published, or if We determine the index cannot or should not be used, We will adopt a published index that is similar. We will notify You of any change.

Index Change and Adjusted Index Change. The Index Change for an index is the percentage change in the index over the applicable 1-year period.

The Adjusted Index Change will be:

1. Factor 1 times the highest Index Change of the three indices; plus
2. Factor 2 times the next highest Index Change of the three indices; plus
3. Factor 3 times the lowest Index Change of the three indices.

The three factors are shown on the Schedule Page. They are guaranteed and will not change.

Index Cap. The Index Cap, if any, limits the amount of interest that may be credited to the Multiple Index Account. The initial Index Cap is shown on the Schedule Page and is guaranteed for one contract year. We may declare, from time to time, an Index Cap that will apply to the renewal of the Multiple Index Account. Each declared Index Cap for such account will be guaranteed for one contract year and will not be less than [2%].

Calculation of Index Interest. At the end of each contract year, We will calculate the interest rate used for crediting interest to the Multiple Index Account. We compare the index value at the end of a contract year to the index value at the beginning of the same contract year for each of the three indices to determine the Index Change for each index for that one year period. We then multiply each Index Change by the appropriate factor and add them together to determine the Adjusted Index Change. The annual interest rate used to calculate index interest credited to the Multiple Index Account for that contract year will be the lesser of the Adjusted Index Change and the Index Cap.

The index interest rate calculation for each contract year will be performed as follows:

- (a) Equals the ending S&P 500 value minus the beginning S&P 500 value
- (b) Equals (a) divided by the beginning S&P 500 value
- (c) Equals the ending EURO STOXX 50 Index value minus the beginning EURO STOXX 50 Index value
- (d) Equals (c) divided by the beginning EURO STOXX 50 Index value
- (e) Equals the ending Nikkei 225 value minus the beginning Nikkei 225 value
- (f) Equals (e) divided by the beginning Nikkei 225 value
- (g) Equals Adjusted Index Change: Factor 1 multiplied by the largest of (b), (d) and (f); plus Factor 2 multiplied by the next largest of (b), (d) and (f); plus Factor 3 multiplied by the smallest of (b), (d) and (f)
- (h) Equals the lesser of (g) or the Index Cap
- (i) Equals the greater of (h) or zero percent

To calculate the amount of interest to be credited to the Multiple Index Account for each contract year, We will multiply the amount in the Multiple Index Account as of the end of that contract year by the interest rate calculated for that period. The interest rate will never be less than zero.

Examples:

Example 1. Assume \$10,000 of value is in the Multiple Index Account and positive changes in all three index values.

In this example, assume the following:

- The ending S&P 500 value is 1,100
- The beginning S&P 500 value is 1,000
- The ending EURO STOXX 50 Index value is 50
- The beginning EURO STOXX 50 Index value is 40
- The ending Nikkei 225 value is 14,700
- The beginning Nikkei 225 value is 14,000
- Factor 1 – 50.0%
- Factor 2 – 30.0%
- Factor 3 – 20.0%
- The Index Cap is 8.0%

(a) $1,100 - 1,000 = 100$

(b) $100/1,000 = 10.0\%$

(c) $50 - 40 = 10$

(d) $10/40 = 25.0\%$

(e) $14,700 - 14,000 = 700$

(f) $700/14,000 = 5.0\%$

(g) $(25.0\% \times 50.0\%) + (10.0\% \times 30.0\%) + (5.0\% \times 20.0\%) = 16.5\%$

(h) Lesser of 16.5% or the Index Cap of 8.0% = 8.0%

(i) Greater of 8.0% or 0.0% = 8.0%

Interest Credited to Multiple Index Account: $\$10,000 \times 8.0\% = \800

Example 2. Assume \$10,000 of value is in the Multiple Index Account with positive and negative changes in the index values.

In this example, assume the following:

- The ending S&P 500 value is 1,100
- The beginning S&P 500 value is 1,000
- The ending EURO STOXX 50 Index value is 32
- The beginning EURO STOXX 50 Index value is 40
- The ending Nikkei 225 value is 13,300
- The beginning Nikkei 225 value is 14,000
- Factor 1 – 50.0%
- Factor 2 – 30.0%
- Factor 3 – 20.0%
- The Index Cap is 8.0%

(a) $1,100 - 1,000 = 100$

(b) $100/1,000 = 10.0\%$

(c) $32 - 40 = -8$

(d) $-8/40 = -20\%$

(e) $13,300 - 14,000 = -700$

(f) $-700/14,000 = -5\%$

(g) $(10.0\% \times 50.0\%) + (-5.0\% \times 30.0\%) + (-20.0\% \times 20.0\%) = -5\%$

(h) Lesser of -5% or the Index Cap of 8.0% = -5%

(i) Greater of -5% or 0.0% = 0%

Interest Credited to Multiple Index Account: $\$10,000 \times 0\% = \0

Special Rules for Transfers of Account Values. There are no special rules for transferring Account Values applicable to this rider. Refer to the Transfers of Account Values provision in the contract for transfer rules.

Contract Provisions Applicable. This rider is subject to the provisions of the contract to which it is attached except as provided in this rider.

The effective date of this rider is the Date of Issue of the contract.



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SERFF Tracking Number: AMGN-127766855 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 50187
Company Tracking Number: 11201
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: 11201, 11204, 11611
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Read All forms.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: n/a Comments:		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachments: 11201 Act Memo.pdf 11204 Act Memo.pdf 11611 Act Memo.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachments: 11201 stmt of variability.pdf 11204 stmt of variability.pdf 11611 stmt of variability.pdf		

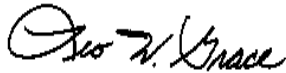
READABILITY
CERTIFICATION

American General Life Insurance Company

This is to certify that the attached Form No(s).

RE: 11201– Annual Point-To-Point Indexed Interest Account Rider
11204 – Monthly Average Indexed Interest Account Rider
11611 – Annual Point-To-Point Multiple Indexed Interest Account Rider

Have achieved Flesch Reading Score of 50 and comply with the readability requirements regulation.



Leo W. Grace
Vice President, Product Development

10-26-2011
Date

American General Life Insurance Company

Form Number 11201

Brackets are used to denote variable items.

The Company may change these variable items based on future conditions, including economic conditions such as bond interest rates and administrative, underwriting and marketing considerations.

Participation Rate. The minimum Participation Rate is stated in the rider and will never be less than 1% nor more than 50%. The Company reserves the right to change the minimum Participation Rate for future issues. The minimum Participation Rate will be the same for contracts issued with the rider on the same day under a given contract form.

Index Cap. The minimum Index Cap is stated in the rider and will never be less than 1% nor more than 25%. The Company reserves the right to change the minimum Index Cap for future issues. The minimum Index Cap will be the same for contracts issued with the rider on the same day under a given contract form.

Asset Fee. The maximum Asset Fee is stated in the rider and will never be less than 1% nor more than 25%. The Company reserves the right to change the maximum Asset Fee for future issues. The maximum Asset Fee will be the same for contracts issued with the rider on the same day under a given contract form.

American General Life Insurance Company
Form Number 11204

Brackets are used to denote variable items.

The Company may change these variable items based on future conditions, including economic conditions such as bond interest rates and administrative, underwriting and marketing considerations.

Participation Rate. The minimum Participation Rate is stated in the rider and will never be less than 1% nor more than 50%. The Company reserves the right to change the minimum Participation Rate for future issues. The minimum Participation Rate will be the same for contracts issued with the rider on the same day under a given contract form.

Index Cap. The minimum Index Cap is stated in the rider and will never be less than 1% nor more than 25%. The Company reserves the right to change the minimum Index Cap for future issues. The minimum Index Cap will be the same for contracts issued with the rider on the same day under a given contract form.

Index Spread. The maximum Index Spread is stated in the rider and will never be less than 1% nor more than 25%. The Company reserves the right to change the maximum Index Spread for future issues. The maximum Index Spread will be the same for contracts issued with the rider on the same day under a given contract form.

American General Life Insurance Company
Form Number 11611

Brackets are used to denote variable items.

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Index Cap. The minimum Index Cap is stated in the rider and will never be less than 1% nor more than 25%. The Company reserves the right to change the minimum Index Cap for future issues. The minimum Index Cap will be the same for contracts issued with the rider on the same day under a given contract form.